EXHIBIT	5
DATE_2	-22-07
HB_76	6

Insure Montana

How this Works

Receive enrollment packet

Employers fill out health applications and mail to Blue Cross Blue Shield of Montana (BCBSMT)

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BCBS rates people and gives
Information to Insure Montana/BCBSMT Agents

→→→→ Employers mail premium assistance apps to Insure Montana

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Insure Montana calculates assistance amounts

→→→→ Employers find out premium amounts and decide on plans

Employers mail Election form to BCBSMT

Employers receive enrollment ID number and log onto Health E Web

Online enrollment with Health E Web

Health E Web sends enrollment info

To BCBS

BCBS begins policy

BCBS sends out billing info/policy info/cards

Insure Montana mails/deposits money for employees/employers